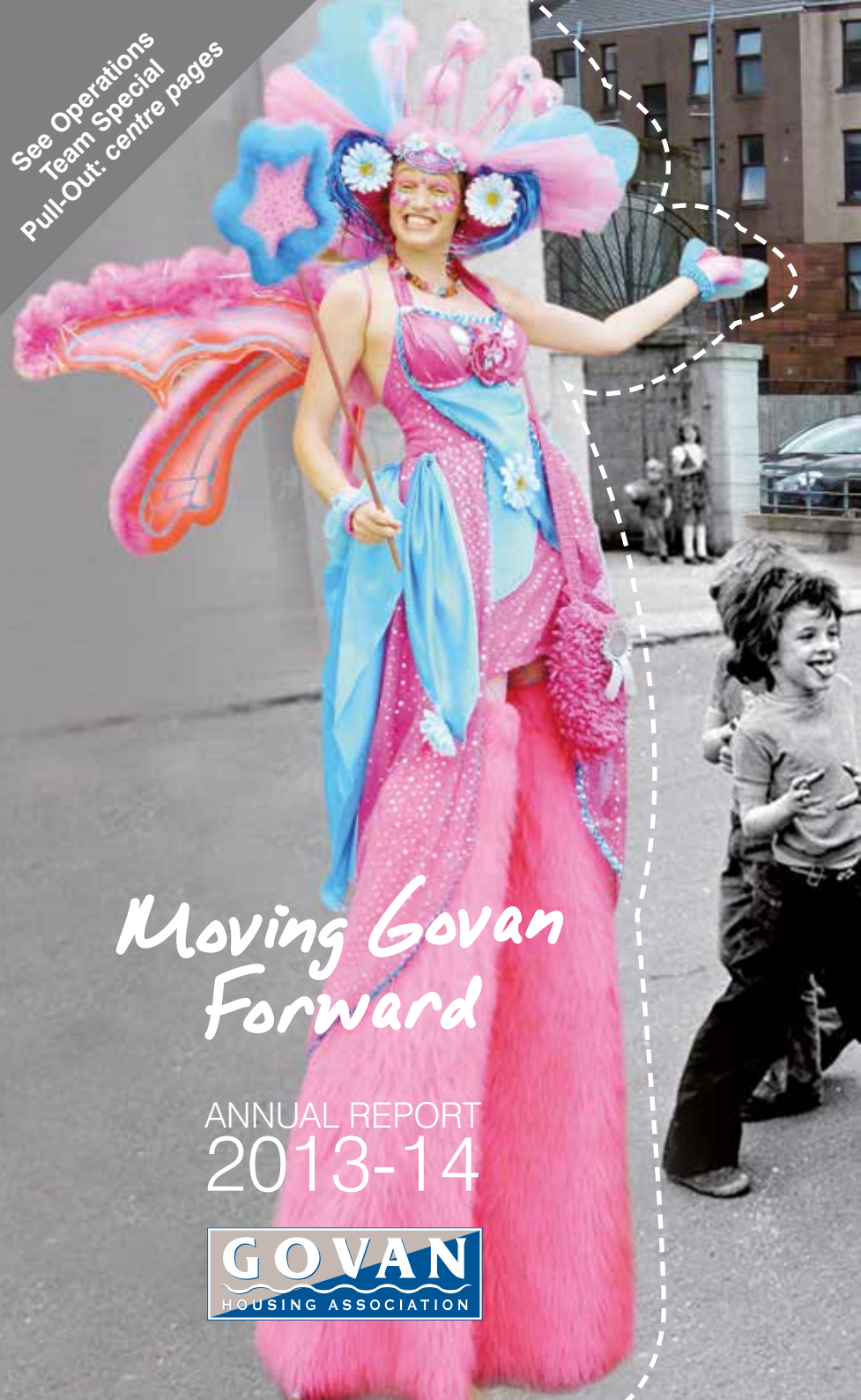


See Operations
Team Special
Pull-Out: centre pages



Moving Govan Forward

ANNUAL REPORT
2013-14





CONTENTS

Moving Govan Forward	4
Our Business, Our Vision, Our Values	6
Customer Care Standards	7
Investing In Our Community	8
Tenancy Sustainment	12
Financial Review	13
Operations Team Special pull-out	
Performance Housing Operations	17
Govan Home Team	20
Scottish Social Housing Charter	22
Committee / Staff Structure	25



INTRODUCTION

Moving Govan Forward

We are very proud to welcome you to Govan Housing Association's Annual Report for 2013-2014. It has been another year of considerable change for the Association and one which has been full of various challenges, but with it has brought a number of great successes and positioned the organisation to move forward with the confidence that it has the structures, staff team and expertise to deliver on our mission of 'Moving Govan Forward'.

The Association has continued with our vision, values and aims from last year, towards improving the business and service provision under the banner of 'Moving Govan Forward'. A considerable part of these areas was to undertake an extremely comprehensive review of our business during 2013-14. This review brought about a number of changes, including the completion of a full staffing restructure which resulted in the recruitment of a new Executive Management Team (see pages 26 & 27 for our full staff structure). Our business decision to carry out this review was to identify efficiencies and prepare the business for the challenges and opportunities which lie ahead, ensuring we spend tenant's money on the things that are important to our tenants and the Greater Govan community.

The review has helped us to focus on what is really important to the Association, our customers, as well

as the wider community of Greater Govan. Our review focussed very much on value for money which is a central requirement for any successful organisation. All efficiency gains or savings made from the business review will be reinvested to provide better services and wider choices for customers and ensure their needs and priorities are being met. Efficiency is not about service reductions, but about doing more for the same by raising productivity, increasing effectiveness and obtaining better value for money across the key areas of our business.

The review has resulted in substantial savings for the business going forward, reducing the risk to our business in key areas including, previously reduced investment in our existing housing stock, auto-enrolment pensions legislation, past service pension deficits, and this has also enabled us to recruit key staff with the skills, knowledge, passion and desire to

lead, manage and deliver on our overarching mission of 'Moving Govan Forward'.

The staff structure and the expansion of our Direct Labour Organisation, recently renamed by popular demand to "Govan Home Team" will mean that tenants and residents in our area of operation will see improvements to the service delivery, our repairs services and the standard of our back-courts and other peripheral areas around our housing stock.

The review plan also reflects the strong working relationships we have with our key partner organisations, both locally and nationally, and underpins the key strategies behind the expansion of this work as we continue to deliver enhanced services, better quality provisions and aim to mitigate the pressures placed, both upon our residents and the Association, by internal and external factors such as the Welfare Reform.

Building sustainable and holistic partnerships and communities is vital to helping the residents of Greater Govan sustain their tenancies and live independently, and this will remain key to the delivery of our services as we continue to strive towards achieving our strategic and operational objectives.

We believe our past years activities and services review demonstrates the commitment we have made

to continually and meaningfully support our local communities now and in the future.

In March this year, the Scottish Housing Regulator reported a medium engagement upon the Association. This was predominantly related to the considerable changes which were taking place over the past 12 months. Moving forward into 2014-15, now that these key changes have been implemented in full, we endeavour to liaise with the Regulator to reduce their engagement requirements. As part of this we aim to provide them with the confidence that the Association is a high performing, tenant focussed, community based Housing Association, prepared and ready to meet future challenges and access future opportunities in order to enhance the service delivered to our residents and the wider Govan community.

The Association was very much ready for the first Annual Return on the Scottish Housing Charter. The Charter sets out the standards and outcomes which social landlords aim to achieve, and details of our results in comparison to other housing associations and our own targets will be presented when the results have been published by the Scottish Housing Regulator. Please see page 22 for how we prepared and reported on the indicators within the Charter.

Looking forward into 2014-15, we are conscious of the pressures currently being placed upon the housing sector, notably: bedroom tax, pension reforms, compliance with Scottish Housing Quality Standards and the need to meet new energy efficiency standards. In light of these, we shall continue to review our business, implementing robust controls to manage the various risks and carrying out the necessary business planning in order to ensure that the sound financial viability of the Association is not put at risk in the long term. We shall continue

to support our tenants and the wider Greater Govan community by providing a generic housing service, enhancing services to reduce the impacts and provide support to the many individuals and families affected by the welfare reforms, deliver on a comprehensive planned maintenance programme, introduce additional service standards for key areas of our operation, introduce an extensive community regeneration strategy and begin work towards Investors in People. Our future plans are ambitious, but with the support of our full Management Committee and our diverse staff team, we are sure that we will have many successes throughout the year and indeed for many years to come.

We hope that this annual report illustrates and demonstrates how Govan Housing Association is performing, highlights our diversity and demonstrates how we aim to deliver our services and work towards our overarching mission of 'Moving Govan Forward'.

We would like to take this opportunity to thank all our partners who are working with us on "Moving Govan Forward". We understand that we are not always best placed to provide all services but we understand the importance of working with partners with the same ethos, values and vision to those of Govan Housing Association.

We would also like to thank all our tenants and residents who over the past year have helped us to improve on our service delivery. We welcome suggestions and ideas from the people receiving our services on how we can improve them and we will ensure that your suggestions are heard.

We would also like to thank the Management Committee, the Service Users Panel and the staff who have worked tirelessly this year to ensure that we continually improve and grow the business and deliver on "Moving Govan Forward".



Fiona McTaggart, Chief Executive



William Pritchard, Chairperson

Our Business, Our Mission, Our Values

Our Business

Our core business is to provide good quality homes and excellent services to our customers. Supporting our residents, investing in our communities, managing and maintaining homes, to the highest possible standards are key to our business. It is with great pride that we proactively support the regeneration of Govan in partnership with other local partners to build on the excellent strength and pride the Govan community already possesses. Working in partnership with local agencies to enhance the activities on offer within the

community for tenants and other service users is a key objective of the Association. Essential to our service delivery is listening to the views of our tenants and the wider Govan community to ensure that we meet their housing needs, priorities and aspirations both now and into the future. We are registered with the Financial Conduct Authority, No.1686 R (S), with the Scottish Housing Regulator No.HEP87, and we are a registered Scottish Charity, No. SC009055.

Our Mission

Govan Housing Association aims to be an innovative and responsive organisation, playing a leading role in the regeneration of Greater Govan and continuing to improve the quality of life of residents.

Our Values

Equality

This means ensuring that everyone regardless of age, income, marital status, sex, disability, race, sexual orientation, religion and culture has equal access to services of the Association and employment by the Association or contractors working for the Association. Service provision should closely reflect the evolving needs of the whole community.

Quality

Our aim is that all property and services provided by the Association should be of a high quality, reflect the needs of the users and demonstrate high measurable standards.

Participation

The Association will encourage, and enable, participation by all sections of the community in meaningful consultation to ensure that services are appropriate and responsive.

Strategic Objectives

1. Provide a continually improving, high quality housing and factoring service that meets the needs and aspirations of our service users and protects the investment.
2. Maximise participation, consultation and social inclusion in the delivery of our services.
3. Improve our communities, quality of life and living conditions through regeneration initiatives.
4. Ensure that the Associations services are delivered in a cost effective way.
5. Ensure the business and viability of the Association is effective by providing efficient financial, administration and personnel systems.

Operational Objectives

1. To deliver the operational targets set out in the Operational Service Plan;
 - Rent Arrears
 - Voids
 - Repairs
 - Resident Satisfaction
2. To complete the reshaping of the organisations staffing structure to meet the service delivery model and value for money efficiencies.
3. To minimise the impact of the Welfare Reforms and Bedroom Tax on our residents and the Association and create further financial inclusion opportunities.
4. To introduce a regeneration strategy and maximise partnership funding opportunities to meet the objectives of our strategy.
5. To complete the Associations development programme and sell the remaining NSSE flats.
6. To set up a programme for planned maintenance from 2015.
7. To carry out a full Residents Satisfaction Survey.
8. To complete a full rent restructure ensuring our rents are competitive, affordable and meet our financial demands.
9. To complete the office refurbishment providing enhanced facilities for our customers.
10. To carry out an options appraisal on the Associations DLO.
11. To work towards "Investors in People".

Customer Care Standards

Govan Housing Association is committed to providing the highest standard of service to all its customers. We are dedicated to continuous improvement to ensuring added value and satisfaction.

We will:

- ✓ Ensuring that all our customers are treated with respect.
- ✓ Be professional, honest, courteous and efficient in all we do.
- ✓ Provide fair and equal service to all our customers.
- ✓ Provide information that is relevant, accurate, up-to-date and easy to understand.
- ✓ Respect customers' rights to privacy and confidentiality.

We will:

- ✓ Provide timely responses to all requests.
- ✓ Ensure that the appropriate member of staff is accessible.
- ✓ Provide a prompt and efficient repairs and maintenance service and set performance targets ensuring work is completed on time.
- ✓ Consult customers and consider opinions before making decisions that affect the services we provide.

We will:

- ✓ Regularly seek feedback on the range and quality of services we provide.
- ✓ Listen to customers' comments, suggestions and complaints which will allow us to continuously improve the way in which we deliver our service.



Investing in our community

Govan Housing Association's vision is to be an innovative and responsive organisation, playing a leading role in the regeneration of Greater Govan and continuing to improve the quality of life of residents. Govan Housing Association cannot achieve this vision alone and therefore a main element in our approach is about adopting a holistic, partnership approach to tackle problems, deliver effective services, learn, innovate and add best value to our community.

Govan is a historic burgh owing much of its earlier prosperity to the shipbuilding yards that established themselves along the river Clyde beside it. The shipbuilding and engineering industries may have declined but the influences of these industries are still very apparent today.

Govan is a proud community and its history and its position today means many things to many people: a primitive crossing point of the River Clyde; the undisputed leader of the 19th century world's shipbuilding and industry, with a workforce of unmatched prowess in the invention and manufacture of great ships; a close knit, proud tenement community; a resilient and spirited community; a historic place with a unique heritage and possessing desirable and valuable assets; a place and people with potential to grow and regenerate.

Govan Housing Association itself possesses a rich history and one of development and innovation. Founded in 1971 under the name of Central Govan Housing Association, Govan Housing Association was the first

community based housing provider, leading the way for social housing provision in Scotland.

Govan Housing Association's Management Committees vision is to work in partnership with tenants, owners, staff, other Registered Social Landlords (RSLs), Glasgow City Council, local regeneration projects and other agencies to deliver a wide range of social, economic and environmental regeneration activities to help improve the quality of life for all our residents. It is our ambition that this approach will contribute positively to the creation of safer and more sustainable communities, increasing the opportunities for all members of our community to participate in a wide range of activities, with the aim of improving their health and wellbeing in order to develop the happiness of individuals and the community as a whole.

The Association wants its customers to feel safe, secure and supported by its community. It wants its customers to have a long association with the area and to nurture a sense of belonging and restore their pride in Govan. This underpins the great importance and value of the holistic approach to partnership working and collaboratively working with others to:

- Contribute towards the broader needs and desires of our residents and their respective communities.
- Establish opportunities for the growth and development of a stronger and more sustainable Govan community.

"Govan Housing Association understand the importance of working together with other organisations to ensure they are providing the best possible service for their community and the people they support within that community.

We at Quarriers have had the pleasure of working in partnership with Govan Housing Association for the last two years and it is obvious that they have established a great model for collaborative working in relation to community based project/ programmes, for that reason the people of Govan have a number of fantastic services as well as opportunities"

**Amanda Burns,
Quarriers**

Quarriers

- Seize opportunities to provide possibilities and wider options for our customers to build their skills and further develop their life prospects.
- Provide resources and activities which our tenants can take pride in and which demonstrate vibrancy and inclusiveness attractive to both current and future customers and community members.

The Association is clear that in order to meet the diverse needs of the Greater Govan community, an effective, collaborative and holistic approach to partnership working is fundamental. Many partnerships both formal and informal already exist, but new relationships and alternative ways of working will be developed.



The Association is currently in the process of completing its revised 30 year business plan of which the regeneration of Greater Govan shall have a significant focus. Some key themes which we will target will be:

- Community Engagement and Involvement.
- Employability and Training Opportunity.
- Building Sustainable Communities.
- Youth Development and Integration.

Building on the work that has been done to date, our vision going forward shall take on board the main mission of 'Moving Govan Forward' and the view that the Association wants to deliver a service which goes far beyond the basic Housing service. The Association through this strategy wants to deliver a service which puts the Association at the heart of the Govan community again, puts tenants and the wider community interests at the heart of projects undertaken, and which tackles the wider economic and social challenges facing the Greater Govan area.

"Aberlour Youthpoint works in partnership with Govan Housing Association because, like Youthpoint, Govan HA believes that young people should be included in decision making processes that affect both them and their communities. Young people between the ages of 8 and 25 are given opportunities to have their say and feel valued when it comes to things like, the regeneration of their area and what resources should be included for the area. Govan HA are at the heart of the community and view their tenants and residents as the life blood. Aberlour Youthpoint Glasgow is a keen supporter and a valued partner of Govan HA."

**Jane Melley,
Aberlour Youthpoint**



Fun in Sunny Govan - Annual Fun Day

A great way to celebrate the Greater Govan community spirit

The Association held its 4th annual Family Fun Day at the Govan Road Campus School on Saturday 28 June. The good Scottish weather held out and also brought us some lovely sunshine. The local community came out in force and a great day was had by all.



Outdoors, there were some great stalls with a variety of items including jewellery, candles, old fashioned sweets and not to forget some lovely furry...and not so furry animals. On the pitches, we had some great demonstrations of football skills, beat the goalie, bouncy castles and assault courses. A variety of music for all ages was provided from our resident DJ's, Sunny Govan Radio.



On the day, the Association was supported by the local Fire and Police Departments. A local dance group, Jump 'n' Jive, also put on some great displays, providing brilliant entertainment for those involved. Also a

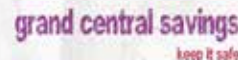
huge thanks goes to the wonderful Jean and Flora from the Govan Reminiscence Group who taught kids both young

& old how to play ropes and other games from their youth. And let's not forget the fabulous 'Mary the Fairy' who left a trail of fairy dust for all to see!



The Fun Day also included the Govan Housing Association Information stall where visitors could have a chat to staff about any questions they had and to give us their views on the Association and its future service delivery plans. We were also delighted to be joined by a wide variety of local community groups and businesses promoting their services to the wider Govan community.

We would like to thank our partners and contractors who donated and contributed to the day in order to make it such a success.





"We acknowledge that communities have an integral role in identifying solutions which shapes the services that we provide. As a social landlord we want to make sure that we offer our customers the service that best suits them. We work with customers so that they can influence the services provided by Govan Housing Association, holding us to account for decisions we make. Effective engagement of local people is critical to the regeneration of our most disadvantaged communities. Listening to the experiences and ideas of people who live and work in these communities enables us to find solutions that will make a lasting difference."

Fiona McTaggart
Chief Executive

A busy year for Money Matters Money Advice Centre

As you might expect, with the current economic climate and the pressures of the Welfare Reform, our money advice service provided by our partners, Money Matters Money Advice Centre, has had a very busy year.

Money Matters Money Advice Centre has been delivering services to the community of Govan and surrounding areas for over 24 years. Money Matters has established a reputation for quality in the provision of money and debt advice and is one of the leading providers of such services in Glasgow. We are delighted that through a successful funding bid to the Scottish Legal Aid Board, Money Matters now deliver services within the Association to directly benefit our tenants.

No one could have anticipated the real impact and hardship that changes introduced as part of the welfare reform could have on individuals and families and there has never been a more crucial time to seek expert advice. There are so many people who still do not claim what they are entitled to when it comes to benefits. This is particularly the case where someone has a health condition and also when someone is in employment.

We have an advisor from Money Matters within the Association's offices 2 days per week, Mondays and Tuesdays, offering a comprehensive service. We hope to expand this service in the near future to ensure all of our tenants may benefit.

It really is worthwhile booking an appointment with an Advisor as their success rate for our tenants to date has been very impressive. Since the end of last year over 120 tenants have accessed this service and have had help to negotiate affordable solutions to debts totalling almost £140,000.

In addition, the total amount of Financial Gains for our tenants both on benefits and in employment was almost £100,000. Some of the successful payments have included claims to the Scottish Welfare Fund of £4,830, Disability benefits of over £42,472, Unemployment benefits of £8,600, Discretionary Housing Payments mainly for those affected by the Bedroom Tax and claims for Housing Benefit of £21,938, Family benefits of £7,000, Pension Credit of £11,840 and a variety of other benefits of approximately £3,000.

Are you receiving your full entitlement?

Money Matters also have a team of Energy Advisors and our tenants can now access this service. The Advisor has made successful referrals that have resulted in grants from the British Gas Energy Trust often clearing fuel debts and crucially energy efficiency advice and savings.





"Having the ability to offer Govan Housing Association tenants fast track appointments from our very popular advisors Paul Pearson and Sharmaine Rowling each week has benefited both organisations. At Money Matters we can really see how it is helping tenants financially and we would always encourage everyone to get a financial health check completed. During these difficult times many people are struggling to make ends meet and we believe that there is always a suitable solution to your debt problem. The sooner someone seeks help the easier it is to resolve the issue. We look forward to our continued work with Govan Housing Association and wish them every success with future funding to expand this invaluable service."

Geraldine Cotter,
Chief Executive,
Govan Money Matters



"The family fun day is fast becoming a major event in the Govan community's calendar. This year it was even bigger and better than before, and I was pleased to see so many happy faces, people trying out new things, talking to each other and generally enjoying themselves. It helped bring people together and created a real highlight to the start of the summer. Using this as an opportunity to find out more about what people think of Govan Housing Association, and what they feel is needed in the area, was an excellent idea. The information provided will help not only with the development of Govan Housing Associations services, but also with the wider role of working with other agencies and organisations to improve Govan."

Bailie Fariha Thomas, Glasgow City Council



"Working in partnership with Govan Housing Association has made it possible to develop our reach even further and to help more families who are in great need. Govan Housing Association has been a great supporter of the Food Bank and we look forward to continuing our partnership."



Rev. Elisabeth Spence,
Convenor, Management Group,
Glasgow SW Food Bank

Addressing food poverty as the welfare changes bite!

With reports of over one million people in Scotland now living in relative poverty after housing costs, including more than 200,000, children there is no surprise that the need for food bank distribution points is increasing.

We have been working with local partners and representatives from The Trussell Trust to operate a voucher system for our tenants, and indeed the wider

Govan community, to allow individuals and families to access such much needed food parcels.

Over the past year we have seen a considerable increase in the number of people requesting vouchers for food parcels. Given the increased use of the voucher service, we have worked with representatives from the Ibrox Parish Church to implement a full food bank distribution

point from our offices. This service will become effective from August 2014 and will be run by local, dedicated volunteers with support from our staff team.

We would like to thank The Trussell Trust, representatives from Ibrox Parish Church and the local volunteers who have allowed this to happen.



Tenancy Sustainment

The Association are pleased to report that since the introduction in April 2013 of our tenancy sustainment service, supported by our partner organisations that the benefits of our services are beginning to show with more tenants accessing help, assistance and advice around their very specific tenancy matters.

The Association introduced this proactive service to support tenants through tenancy difficulties and to enable them to successfully manage their homes and tenancies thus reducing the chances of tenancy failure and moving towards improved life opportunities and wellbeing. Tenants who requested support or the Association have identified as being vulnerable and may benefit from our input with the practical issues of managing their homes and keeping the terms of their tenancy have already benefited from this service.

The Association aim to deliver on the Scottish Social Housing Charter: **Outcome 11, to ensure that:**

“tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations”.

This outcome covers how landlords can help tenants who may need support to maintain their tenancy and includes tenants who may be at risk of falling into arrears with their rent, and tenants who may need their home adapted to cope with age, disability, or caring responsibilities.

We aim to thrive for our tenancy sustainment service to go beyond this.

Having taken the time to understand directly from tenants

the challenges that are regularly faced, we have been able to put frameworks in place with our partners to provide support and already this is making a significant impact on the wider community opportunities.

To date, over 200 tenants have benefitted from our Tenancy Sustainment Service; assisting with income maximisation, accessing addiction/mental health services, finding training and employment and other areas of support requested by our service users.

Our Tenancy sustainment service continues to be proactive and is developing further opportunities:

- We are making plans for the coming year which include the implementation of a Housing Options approach in partnership with Glasgow City Council and our fellow Registered Social Landlords in the area.
- We are continuing to identify issues which impact individual tenants and our neighbourhoods as a whole.
- We will continue to seize partnership funding opportunities which could benefit our tenants in sustaining their tenancies and improve the community wellbeing with some examples being youth outreach work, employment support and community projects.
- We continue to monitor the impacts of the Welfare Reforms on our tenants and work to provide solutions where we can.
- Continue to work on meeting the outcomes of the Scottish Social Housing Charter for the benefit of all our tenants – in particular the harder to reach groups.



Sandra McIlroy, Tenancy Sustainment Officer

Financial Review

The Association has faced a challenging economic environment in the year through welfare reform, the economic downturn and a year which has brought about many structural and operational changes in order to bring future efficiencies and value for money.

Despite this, the Association's financial performance is strong and through its robust internal controls and financial capacity is well placed to continue to deliver an assured and secure future for the Association, its customers, its staff and the wider Greater Govan community.

The year has presented a number of challenges for the sector as a result of the wider economic issues and the changes which have become effective as a result of the welfare reforms. Despite these challenges, the Association has performed well and we remain confident about the future and our ability to meet these challenges and manage the business effectively, to ensure that our service delivery and our assets are protected.

The Association is in a strong financial position with revolving loan facilities available to it on demand. The Association has also confidently met its banking covenants and borrowing requirements throughout the year. The Association currently holds 51% of its borrowing on fixed rates with 49% on variable rates. As a result of the current low levels of inflation, the Association is continuing to benefit from lower costs surrounding its current borrowing portfolio.

As a business we have recognised the growing financial and structural pressures on the sector but consider that we have the commitment, skills, financial viability and capacity to enable us to provide a quality and diverse service to our residents. We also recognise that, more than ever, the Association must take

on a key role in the Greater Govan community in order to deliver key regeneration projects to improve services and enhance opportunities for the people of Greater Govan. This commitment to invest in the community and deliver wider regeneration initiatives is demonstrated by a considerable increase in grant income during the year. This is an area which the Association shall endeavour to continually develop to ensure that the Association attracts additional funds from both local and national funding institutions.

Making sure that our business has the financial viability and capacity to support the future is a key part of our strategic and operational objectives. Looking forward into the following year, we shall aim to;

- Continue to provide high quality services while providing the best possible value for money for our tenants and owners.
- Deliver economy, efficiency and effectiveness across the key areas of our business.
- Efficiently manage resource in order to mitigate the potential risks to the business of external factors such as rising inflation rates and further welfare reform factors.
- Continue to attract wider action monies in order to address wider community needs and invest in the Greater Govan area.
- Provide substantial investment in our existing stock, including our pre-1919 tenements, through a comprehensive planned maintenance programme.
- Continue to enhance our in-house Direct Labour Organisation in order to establish further efficiencies across the business and deliver best value to our customers.



Natalya Macholla,
Director of Finance/ICT

COMMENTARY

INCOME

Income levels have dropped in the year by approximately 17%. However, the vast majority of this is in relation to the sale of our shared equity properties which were mostly concluded in the prior year. Excluding the effect of these sales, turnover increased by £570,000 or 12% in the year. This is mainly due to an increase in rental income of 8.3% as a result of increased rental income from new properties, annual increases and better management of rent arrears and voids.

A considerable increase in our cash balances during the year and improved cash flow has also resulted in the generating of investment income. The closing bank balance of £2.7 million compared to £0.9 million in the previous year is considerably higher than expected due to certain elements of the planned maintenance programme being deferred to the future year.

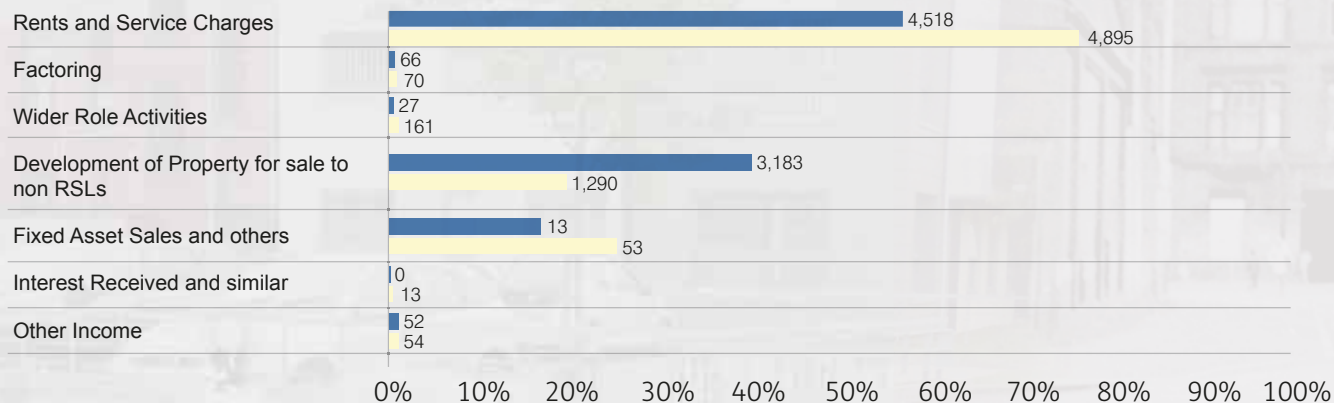
EXPENDITURE

Expenditure has increased in many areas during the year. This has been predominantly in relation to the staff restructure and additional investment in the planned and cyclical maintenance works carried out by the Association along with a greater investment required in order to counteract certain aspects of the welfare reform. Going forward we would anticipate greater efficiencies as a result of the new staff restructure and continual review of our expenditure and use of resource.

A more recent review and enhancement of the Direct Labour Organisation – Govan HOME Team, has identified a number of efficiencies and opportunities going forward for the Association. We anticipate that these efficiencies shall assist the Association in delivering a comprehensive reactive and cyclical programme of works, as well as a greater investment in our planned maintenance programme and our environmental works.

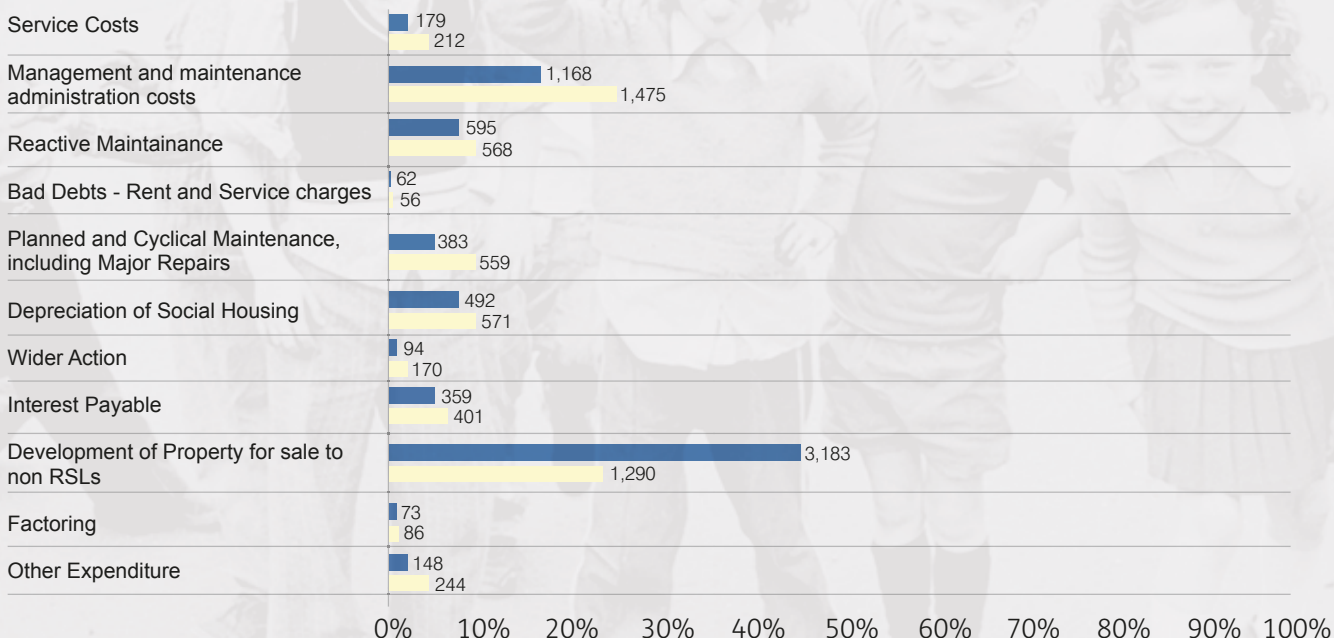
INCOME

2012/13 (£'000s) 2013/14 (£'000s)



EXPENDITURE

2012/13 (£'000s) 2013/14 (£'000s)



FINANCIAL STATEMENTS 2013/14

Income and Expenditure for Year to 31 March	2014 £000	2013 £000	What this means
Turnover	6,470	7,846	Income from rents, grants, factoring charges and shared equity sales.
Less: Operating costs	(5,231)	(6,376)	Expenditure on employee costs, maintenance, housing management, overheads and shared equity sales.
Operating Surplus	1,239	1,470	
(Loss)/Gain on sale of fixed assets	53	12	Net gain or loss from property disposals.
Interest receivable and Other Income	13	-	Interest earned on cash balances.
Interest Payable and Similar Charges	(401)	(359)	Interest and other charges payable on loans and overdrafts.
	(335)	(346)	
Surplus on ordinary activities before taxation	904	1,123	
Tax on surplus on ordinary activities	-	-	As a charity the Association is exempt from Corporation Tax.
Surplus for year	904	1,123	
Balance Sheet as at 31 March			
TANGIBLE FIXED ASSETS			
Housing Properties – Depreciated Cost	81,524	81,083	What the Association's properties cost.
Less: Social Housing Grant	(65,862)	(65,827)	What the Government paid towards the cost.
	15,662	15,257	
Other fixed assets	390	337	Net book value of the Association's premises, vehicles, furniture and equipment.
	16,052	15,594	
CURRENT ASSETS			
Debtors	438	512	Money owed to the Association.
Development Cost of Housing Property	414	754	Net expenditure on properties being built for sale.
Cash at bank and in hand	2,688	894	The Associations cash balances at the year end.
	3,540	2,160	
CREDITORS: Amounts falling due within one year	(1,852)	(3,182)	Money owed by the Association to others due to be paid within one year.
NET CURRENT ASSETS/(LIABILITIES)	1,688	(1,022)	
TOTAL ASSETS LESS CURRENT LIABILITIES	17,740	14,572	
CREDITORS: Amounts falling due after more than one year	(11,588)	(9,324)	Long term loans and overdraft facilities.
NET ASSETS	6,152	5,248	
CAPITAL AND RESERVES			
Revenue Reserves	6,152	5,248	Money built up from surpluses achieved.

Registration Particulars

Financial Conduct Authority

Industrial and Provident Societies Act 1965
Registered Number 1686R

Scottish Housing Regulator

Housing (Scotland) Act 2001
Registered Number 87

Office of the Scottish Charity Regulator

Charity and Trustee Investment (Scotland) Act 2005
Scottish Charity Number SC 009055

Registered Office

35 McKechnie Street,
Glasgow, G51 3AQ

Auditors

Alexander Sloan,
38 Cadogen Street, Glasgow
G2 7HF

Bankers

Royal Bank of Scotland,
788 Govan Road, Glasgow G51 2YL

Solicitors

TC Young, 7 West George Street,
Glasgow G2 1BA



Performance - Housing Operations

The **Operations Team** are responsible for housing management and property management services. The team are responsible for day to day repairs and maintenance of our properties, longer term investment and cyclical maintenance, letting our homes, managing our estates and managing our rental income.

Our performance in these areas are shown.

Letting our Homes

In the year the Association let a total of **251** homes which comprised **216** relets of existing property and **35** new lets which were from our newly built homes. The Association let our homes from our housing list using the Associations allocations policy. This year's lets were as follows:

Number of relets	216
Number of new lets	35
Total lets at March 2014	251
Lets to existing tenants (Transfers)	40
Lets to households who have become homeless (known as Section 5)	56
Lets to housing list (New general applicants)	115
Other lets (lets to other housing support groups)	40

The Associations housing list had **503** applicants at March 2014. During the year 2013/14 the Association received 753 new applicants. After a housing list review with a very good response rate, the housing list was cleansed of outdated applications.

In the year the **199** tenancies were ended for various reasons relating to individual circumstances. The Associations property turnover for the year was 13.8%. The Association aim to reduce this number in the year ahead with the new housing teams and tenancy sustainment services having an even greater input with tenants and adopting the housing options approach of improved support, information and advice to tenants who are having difficulties with their tenancy for whatever reasons.



Kevin Nixon, Director of Operations

Empty Property Management (Voids)

The Association recognise the need to turn our empty homes around as quickly as possible in order to maximise our rental income from those homes, but more importantly make them available to our housing list applicants as quickly as we can. Our performance in this area has been challenging as a result of some stock condition, legal requirements around when we can make the house available and also utility companies ensuring that services are available for the incoming tenants.

The Operations Team are addressing these issues for the year ahead and systems and structures have been put in place to reduce our empty property times.

Empty Property Management	Target	Achieved
Number of vacant properties in the year	n/a	199
Relet times for our property	14 days	31 days
Void loss (income lost from unlet property)	1%	1.15%

Income Maximisation 2013/14

The Association relies on our rental income in order to continue to deliver our housing and property services to a high quality and ensure we have the income for forward investment to improve our properties where required. As predicted, the Welfare Reforms have impacted on the Association in terms of reduced rental income from some tenants resulting in accrued rent arrears. The Association are addressing this for the year ahead with our continued support for tenants through our restructured Housing Teams, our continued partnership with Govan Money Matters (Welfare Rights and Money and Debt Advice), and our developing partnership with Grand Central Savings encouraging tenants to see the benefits from budgeting and banking.

Income Maximisation	Target	Achieved
Total Rent Arrears		£300,992
Total Rent Arrears Percentage %	4.68%	6.08%
Current Arrears Total		£157,949
Current Arrears Total Percentage %	3.38%	3.19%
Former Arrears Total		£143,043
Former Arrears Total Percentage %	3.00%	2.89%
Write off total		£89,987
Write off total Percentage %	2.00%	1.82%
Write offs as a percentage of former arrears		62.91%

Repairs and Maintenance

The Association have been developing our Direct Labour Organisation over the past year and the team have been working well, in partnership with our contractors, in delivering the Associations day to day repairs, cyclical maintenance and open space management. The team are now well resourced and aim to bring efficiencies to the Association, provide improved response times and value for money from rental income.

Of our tenants who have responded, we achieved a **98% satisfaction** rate on the repairs carried out. We hope to keep these high standards as we develop our services further.

Where we have been unsuccessful in achieving 100% gas safety checks, these have due to the inability to get access to the premises in target time.

Repairs and Maintenance	Target	Achieved
EMERGENCY REPAIRS – AVERAGE TIME TO COMPLETE	3.00 hrs	3.51 hrs
NON EMERGENCY REPAIRS – AVERAGE TIME TO COMPLETE	Various	4.12 days
Right to repair	1 day	1.93 days
Right to repair	3 days	2.23 days
Right to repair	7 days	5.02 days
Routine	10 days	4.28 days
Urgent	3	2.16 days
Total		4.12 days
GAS SAFETY	100%	96.26%
REPAIRS SATISFACTION	96%	98%



Govan Home Team

Aids and Adaptations to our homes

We continue to help tenants stay in their homes if they require some alterations or adaptations where the property and funding permits. This year the Association secured grant funding from our partners Glasgow City Council to the sum of £30,000 to deliver 14 property adaptations in 12 houses to help tenants get the best from their homes, these included:

- 9 Bathroom Adaptations**
- 2 Automatic Door Openers**
- 2 External Handrails**
- 1 Level thresholds/flooring**

Planned Maintenance

The Association carry out work to ensure that our properties are kept to the best possible standard. These works are known as planned maintenance. In the year to come the Association has reviewed the works required in our planned maintenance programme and will be tendering for further works during the coming year.

In 2013/14 the Association invested £429,455 on improving our properties.

Works	Number	Spend
Renewed Central Heating Systems	34	£101,710
Communal Heating System	1	£41,000
Stonework Repairs	Various	£58,392
Roof and Gutters Renewals/repairs	Various	£228,353



Govan Home Team

Govan Housing Association has its own direct labour workforce comprising; Joiners, Electrician, Plumber, Landscape Gardner, Labourers and Estate Caretakers.

Groundworks

Landscaping

Labouring

Electrical



Joinery

Plastering

Plumbing

Powerwashing

They provide a frontline customer focused repairs service to our tenants and owners. The team are more than happy to carry out any duties that are required of them including;



Looking after and developing our estate standard



Planned Maintenance



Landscape Maintenance



Back Court and Wall Cleaning





Scottish Social Housing Charter

What does it mean for you?

Whether you are a tenant of the Association or a service user, many of you will have heard of the Scottish Social Housing Charter (the Charter), which became effective from the 1 April 2012.

There are 16 outcomes and standards, and a further 72 “indicators” (67 of which apply to the Association) that are measured and reported to the Scottish Housing Regulator in the Annual Return on the Charter (the ARC). The first ARC was submitted to the Scottish Housing Regulator by 31 May 2014, measuring the performance from April 2013 to March 2014.

The Charter was developed as a result of the Housing (Scotland) Act 2010, supporting the Government’s long term vision for a “*Safer, Stronger, Scotland*”. The aim of the Charter is to ensure we provide a high quality, continually improving service to all tenants and service users, placing a greater emphasis on tenant and service user participation.

You will have already noticed the different ways the Association is trying to engage and obtain feedback on both current and future service delivery. The Association is also taking different approaches to get our customers and the Greater Govan community involved. Recently, this has taken the form of tenant consultation through newsletters, our online Facebook and Twitter activity, our Annual Fun Day and attendance at key community events, such as the Queens Baton Relay event held in the Pearce Institute.

The Charter Outcomes and Standards

The customer/landlord relationship

1: Equalities:

Social landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

The Association is dedicated to promoting equality and diversity in all of our services and practices. Promoting this message to our residents is very important to us. To achieve this we use the Happy to Translate (HTT) logo and Positive About Disabled People ‘two ticks’ logo. Both of these demonstrate our commitment to promoting equal access to information and services for all, helping individuals to overcome language, communication and disability barriers. The latter is a symbol awarded by Jobcentre Plus to employers who have made commitments to employ, retain and develop the abilities of disabled staff, ensuring that everyone is treated respectfully and fairly.

Equality and diversity are embedded in all of our policies and core practices. Recognising that it is essential to be proactive about equality and diversity, in 2013-14 we implemented a recruitment drive to broaden the membership of our Management Committee. Our aim was to proactively encourage the inclusion of people of different ages, skills and backgrounds in the governance

and management of the Association. Our drive was successful, and led to three new members of different age and expertise being co-opted to our Management Committee.

As an Association, we are committed to this proactive approach and continue to look for ways in which we can support diversity within our organisation and community.

2: Communication:

Social landlords manage their businesses so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

The Association, throughout 2013-14, has continued to produce a quarterly newsletter, providing comprehensive information and news on our services and the wider community. In addition to this, we are also sampling new approaches to reach out further to our residents and the Greater Govan community. Recently, this has taken the form of social media, including Facebook and Twitter, the use of text messaging and enhanced interaction facilities on our website. We have also increased our participation at local community events and used our Fun Day in June to engage with our residents and the wider Govan community.

3: Participation

Social landlords manage their businesses so that tenants and other customers find it easy

to participate in and influence their landlord's decisions at a level they feel comfortable with.

The Association aims to offer various easily accessible ways for people to get involved. We appreciate that people want to participate in different ways, to various degrees, and at various times and it is for the Association to be creative and offer different participation opportunities.

The role with most strategic responsibility is being part of our Management Committee. To enhance the diversity and skills of our Committee Members and to open the opportunity and experience to more people, we constantly encourage people to join. People can be co-opted to assess if the responsibility is for them before standing for election.

This year we engaged local volunteers to create a new Service User Panel to assist with the Charter. The purpose of the Service User Panel is to directly and constructively consider the practices of the Association and to help scrutinise, influence and shape our service delivery and practices.

Housing quality and maintenance

4: Quality of housing

Social landlords manage their businesses so that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015 and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair.

Throughout 2013-14, we have been working hard to finalise the work needed to ensure that all our homes meet the Scottish Housing Quality Standards by 2015. This work will complement the review of the standard of our vacant properties when they are allocated to new tenants. We aim to ensure that our vacant

properties are clean, tidy and in a good state of repair when allocated but that we also promote local support services available in the area to help tenants with decoration and tenancy sustainment. We appreciate, however, that tenant needs, priorities and aspirations change and we need to adapt our services to suit. We aim to review this aspect of our service throughout 2014-15 with new service standards and a continued proactive approach to tenancy sustainment.

5: Repairs, maintenance and improvements

Social landlords manage their businesses so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

This year we have invested resources into updating our cyclical maintenance database, carrying out a stock condition survey and finalising our new Asset Management Plan to equip us with the tools needed to ensure investment in our housing stock going forward provides value for money and importantly is relevant to meeting the needs of our tenants and their families.

We have long provided a reactive repairs service to our tenants and this year saw our target timescales for responding to routine and emergency repairs being locally agreed by tenants. Maintaining high standards is important too. To this end, we have conducted an options appraisal of our Direct Labour Organisation (DLO) to assess the service and improvements needed to enhance our service delivery to tenants. This has resulted in our DLO being expanded this year with the introduction of a landscape gardener. This allowed the Association to deliver additional benefits by bringing in house the landscape maintenance contract for our common areas and to provide a better, more cost effective service to our tenants and factored owners.

Our DLO, which includes joiners, a plumber, estate caretakers and labourers also continues to carry out the majority of our repairs to ensure we have control over the quality of the service that is provided, and to ensure that we also offer value for money to our tenants.

Neighbourhood and community

6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Social landlords, working in partnership with other agencies, help to ensure that tenants and other customers live in well-maintained neighbourhoods where they feel safe.

Our DLO has delivered a comprehensive estate management service of our common areas and back courts this year. In addition, our DLO has also worked in partnership with Glasgow City Council engaging in improvement projects from tackling dog fouling to introducing hanging baskets along Govan Road. This year, we have also reviewed how we manage our Operations service delivery and undertook a staff restructure to ensure that our staff teams are better shaped to improve on this service delivery. We believe that 2014-15 will see an enhancement of the standards delivered in relation to estate management and we will work with our Service User Panel and other feedback forums to listen to feedback and to shape our service delivery for the future.

Our housing teams have also continued to work in partnership with our residents and the Police to tackle anti-social behaviour. As well as addressing breaches of tenancy we have also undertaken pro-active steps to work closely with youth agencies such as Aberlour's Youthpoint and Quarriers to offer diversionary activities for young people.

Access to housing and support

7, 8 and 9: Housing options

Social landlords work together to ensure that people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them tenants and people on housing lists can review their housing options. Social landlords ensure that people at risk of losing their homes get advice on preventing homelessness.

The Association continues to provide guidance and support on how to maximise housing options as well as work in partnership with agencies to prevent and address homelessness to ensure that our tenants and other customers have access to support advice necessary to help them make informed choices.

In 2013-14 we offered approximately 25% of our allocations to section 5 referrals from Glasgow City Council homelessness team. Our Allocations Policy is designed to give top priority to those that are homeless and we also offer leased properties to support agencies such as Scottish Association for Mental Health, Talbot Association and Key Housing Association.

10: Access to social housing

Social landlords ensure that people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.

We are committed to ensuring that our accommodation is accessible and available to all over the age of 16 and that people find it simple and easy to make an application to us. Unfortunately, due to limited resources, and high

demand for our properties, we are required to operate a points system based on housing need, as identified by legislation and good practice, and to hold a waiting list. We aim to widen people's choice by providing details of our stock on our application forms and providing information on the level of demand for each street. We also provide details of other social landlords within the Govan area to help people to maximise their options.

11: Tenancy sustainment

Social landlords ensure that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

We have an in-house Tenancy Sustainment Officer who works with our more vulnerable tenants, providing practical hands on support as well as sign posting them to relevant support groups. Our Tenancy Sustainment Officer has worked closely with local support groups to introduce direct referral systems to allow our tenants easy and quick access to the support services they need, when and if they need it.

We also offer a range of advisory services both in-house and through holistic partnership working with local and national agencies. Our Tenancy Sustainment Officer and Money and Debt Advice Services are all key activities and services in line with the values and ethos of the customer-focus at the heart of the Charter.

Getting good value from rents and service charges

13: Value for money

Social landlords manage all aspects of their businesses so that tenants, owners and other

customers receive services that provide continually improving value for the rent and other charges they pay.

The Association has conducted a comprehensive review of our services and our staff structure. We carried out an options appraisal on our DLO to assess our repairs and maintenance service, a review of our Finance and Factoring team and looked in detail at how we could deliver our services more effectively and efficiently. This was a very healthy exercise which enabled the Association to gain the essential skills, knowledge and passion to meet the challenges and opportunities ahead, while delivering improved services to tenants in a cost efficient manner.

14 and 15: Rents and Service Charges

Social landlords set rents and service charges in consultation with their tenants and other customers so that a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them and tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.

The Association consults annually with all tenants and residents groups about the annual rent review to ensure they are fully informed and given the opportunity to feedback, tell us their views and influence the decision. While we encourage scrutiny and feedback, we recognise that the attendance at open days and feedback is low. As such we have endeavoured to approach our tenant engagement in differing ways as outlined previously.

Committee Structure

William Pritchard
Chairperson



Anne Irvine
Vice Chair



Georgina Hay
Secretary



Committee Member
Alice Connelly



Committee Member
John Hendry



Committee Member
John Flanagan



Committee Member
Karen Russell



Committee Member
Roger Chapman



Committee Member
Kellianne McMillan



Committee Member
Thomas McArthur



Committee Member
Fariha Thomas



Govan HA Staffing Structure

Govan Housing
Management

Fiona McTaggart
Chief Executive

Kevin Nixon
Director of Operations



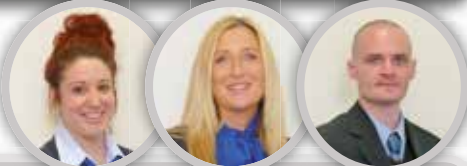
Fiona McLaughlan, Sandra Sloan, Marion McIntyre
Housing Officer



Brian Wightman, Gordon Anderson, Kimberley Cowan
Housing Assistant



Amy Elliot, Shona Armstrong, Michael McCulloch
Customer Services Assistant



Sandra McIlroy
Tenancy Sustainment Officer



Tom McLeod
Head of DLO/
Govan Home Team



Gavin McFarlane
Joiner/Supervisor



Robert Bryant
Plumber



John Olson
Joiner



John Cannell
Head of Maintenance and
Property Management



Lindsey Graham
Maintenance Co-ordinator



Frank O'Neill, Sean Jackson
Labourer/Handyman



Association
Committee



Natalya Macholla
Director of Finance/ICT



Arlene Robertson
Head of Corporate Services



Roger Dulin
Head of Finance/ICT



Violet Marshall
Corporate Services Officer



Mary Craig
Factoring/Finance Officer



Neil Thomson
Business Systems Officer



Helen Ferguson
Domestic



Jacqueline Stirling
Factoring/Finance Assistant



Jacqueline McDade
Factoring/Finance Assistant



Thomas Low, Kevin Crosbie
Labourer/Handyman



Iain Elliot
Landscape Gardener



David McGee
Electrician



BAKER YUILE
LIMITED



Govan Housing Association Ltd

35 McKechnie Street, Glasgow G51 3AQ

Telephone: 0141 440 0308

Fax: 0141 440 0637

Email: general@govanha.org.uk

Website: www.govanha.org.uk

REGISTER OF FRIENDLY SOCIETIES No. 1686 R (S)
REGISTERED WITH SCOTTISH HOUSING REGULATOR No. 87
A REGISTERED SCOTTISH CHARITY No. SC 009055
PROPERTY FACTOR REGISTERED NUMBER PF 000200

